

LAW OFFICES OF
WILLIAM C. DRESSER
4 North Second Street, Suite 1230
San Jose, CA 95113-1307
Tel 408/279-7529
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August 30, 2007

Via fax and mail

Roger Dean Wintle
The Heritage Law Group
99 Almaden Blvd., Suite 710
San Jose, CA 95113
Tel: 408\925-0146
Fax: 408\993-2101
rdw@hlgusa.com

Re: Landmark v. Flores, et. al.
Santa Clara County Superior Court No. 1-07-CV-090658

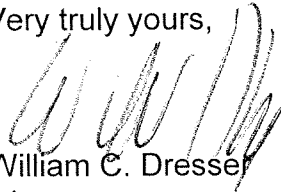
Dear Mr. Wintle:

I have reviewed your letter dated August 21, 2007. I disagree with your analysis of the claims stated in the Complaint within action as being the same as claims stated in the Cross-claim in the matter of PHH v Landmark, U.S. District Court No. 5:07-CV-00369-JF. The within action is based on a claim in which Landmark Home Mortgage, Inc. is the lender for property purchased by Mr. Flores. The PHH action is based on claims in which PHH is the lender and involves properties other than those purchased by Mr. Flores. The similarity is that your clients Jose Arellano and Bertha Moreno committed similar wrongful acts in the separate transactions.

Your clients were contacted by Landmark, but did not act when notified that Landmark learned of their misrepresentations. The remedy is for your clients, along with responsible broker Alvin Silbernagel and Atlas, to repurchase the loans and pay to Landmark the damages sustained by Landmark. I look forward to hearing of your proposal for resolution along these terms.

Thank you.

Very truly yours,



William C. Dresser

WCD/wd

cc: Client

Land-Flo\Ltr\Wintle.830

Log for
Law Offices Of William C Dresser
4082983306
8/30/2007 4:48PM

Last Transaction

Date	Time	Type	Identification	Duration	Pages	Result
08/30	04:47p	Fax Sent	9932101	0:24	1	OK
